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No. 73

Abstract of Reports of the
Condition of

Montana

State Banks,
Trust Companies
and Private Banks

September 15, 1922
and Comparison With Reports of
June 30, 1922



Compiled by
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SUPERINTENDENT OF BANKS

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REGISTER MONTANA STATE BANKS

SEPTEMBER 15, 1922

Anaconda.....	1	Daly Bank & Trust Co. (1)
Antelope.....	2	Citizens' State Bank
Ashland.....	3	Bank of Ashland
Augusta.....	4	Peoples Bank of Augusta
Baker.....	5	Baker State Bank
Bainville.....	6	Fallon County Bank
Ballantine.....	7	Farmers' State Bank
Barber.....	8	Ballantine State Bank (1)
Bear Creek.....	9	Farmers' State Bank
Belfry.....	10	Clark-Wright Co., Bankers (2) (4)
Belgrade.....	11	Miners' State Bank
Belmont.....	12	Bank of Belfry
Belt.....	13	Belgrade State Bank (1)
Benchland.....	14	Farmers' Bank
Big Fork.....	15	Belmont State Bank
Big Sandy.....	16	Farmers' & Miners' State Bank (1)
Big Timber.....	17	State Bank of Belt (1)
Billings.....	18	Benchland State Bank
Boulder.....	19	The State Bank of Big Fork
Box Elder.....	20	Northern Montana State Bank
Boyd.....	21	Citizens' State Bank
Bozeman.....	22	Commercial Bank & Trust Co.
Brady.....	23	Scandinavian-American Bank
Broadus.....	24	Security Trust & Savings Bank (1)
Broadview.....	25	Yegen Bros., Bankers (4)
Brockway.....	26	Bank of Boulder (1)
Browning.....	27	Bowdoin State Bank
Buffalo.....	28	Security State Bank
Butte.....	29	Boyd State Bank
	30	Gallatin Trust & Savings Bank (1)
	31	Security Bank & Trust Co. (1)
	32	Farmers' State Bank
	33	Powder River County Bank (1)
	34	Mutual State Bank
	35	First State Bank
	36	Stockmens' State Bank (1) (2)
	37	First State Bank
	38	W. A. Clark & Bros., Bankers (4)
	39	Metals Bank & Trust Co. (1)
	40	Miners' Savings Bank & Trust Co. (1)
	41	South Side State Bank
	42	Yegen Bros., Bankers (4)
	43	First State Bank
Bynum.....	44	Carter State Bank
Carter.....	45	First State Bank
Cascade.....	46	Stockmens' Bank
Chester.....	47	First State Bank (2)
Chinook.....	48	Lohman State Bank
Choteau.....	49	Citizens' State Bank
	50	Stockmens' State Bank
Circle.....	51	Circle State Bank
Clyde Park.....	52	Citizens' State Bank
	53	First State Bank (1)
Coburg.....	54	Farmers' State Bank
Coffee Creek.....	55	First State Bank
Columbia Falls.....	56	Jas. A. Talbotts Bank (4)
Columbus.....	57	Columbus State Bank
Conrad.....	58	Farmers' State Bank
	59	Pondera Valley State Bank
Corvallis.....	60	Corvallis State Bank
Culbertson.....	61	Citizens' State Bank (1)
	62	State Bank of Culbertson
	63	Custer State Bank
Custer.....	64	Farmers' State Bank (2)
Cut Bank.....	282	Glacier County State Bank
Darby.....	65	State Bank of Darby
Dayton.....	66	Dayton State Bank
Deer Lodge.....	67	Deer Lodge Bank & Trust Co.
	68	Larabie Bros., Bankers, Inc.
Denton.....	69	Denton State Bank (1)
Devon.....	70	Security State Bank
Dillon.....	71	Beaverhead State Bank (1)
	72	Security State Bank (1)
	73	State Bank of Dillon
Dixon.....	74	Farmers' & Merchants' State Bank
Dooley.....	75	Citizens' State Bank
Drummond.....	76	Drummond State Bank
Dunkirk.....	77	Dunkirk State Bank
Dutton.....	78	State Bank of Dutton
East Helena.....	79	East Helena State Bank (1)
Edgar.....	80	Edgar State Bank (1)
Ekalaka.....	81	Ekalaka State Bank
Emigrant.....	82	Emigrant State Bank
Enid.....	83	Farmers' State Bank
Ennis.....	84	Southern Montana Bank (1)
Eureka.....	85	Farmers' & Merchants' State Bank (1)
Fairfield.....	86	State Bank of Fairfield
Fairview.....	87	Bank of Fairview
Fallon.....	88	Montana State Bank

- (1) Federal Reserve Banks.
 (2) Banks in hands of Receiver.
 (3) Banks in hands of this department.
 (4) Private Banks.

Flaxville.....	89	State Bank of Flaxville
Forsyth.....	90	Bank of Commerce of Forsyth (1)
Fort Benton.....	91	Benton State Bank
Frazier.....	92	Farmers' & Merchants' State Bank
Froid.....	93	First State Bank
Fromberg.....	94	Clarks Fork Valley Bank
Gardiner.....	95	Yegen Bros., Bankers (4)
Genou.....	96	Genou State Bank
Geraldine.....	97	Montana State Bank
Geysler.....	98	First State Bank
Gildford.....	99	Farmers' State Bank
	100	Gildford State Bank
Gilman.....	101	Gilman State Bank
Glasgow.....	102	Farmers'-Stockgrowers' Bank
	103	Milk River Valley Bank
Glendive.....	104	Exchange State Bank
	105	Glendive State Bank
Glentana.....	106	Farmers' State Bank
	107	Pioneer State Bank
Grass Range.....	108	State Bank of Grass Range
Great Falls.....	109	American Bank & Trust Co. (2)
	110	Conrad Banking Company
	111	Stanton Trust & Savings Bank
	112	West Side State Bank
Hall.....	113	Granite County Bank
Hamilton.....	114	Citizens' State Bank
	115	Ravalli County Bank (1)
Hardin.....	116	Hardin State Bank (1)
Harlem.....	117	Blaine County Bank
Harlowton.....	118	Continental Bank & Trust Co.
Harrison.....	119	Harrison State Bank
Havre.....	120	Farmers' State Bank (2)
	121	Security State Bank
Hedgesville.....	122	Hedges State Bank
Helena.....	123	Banking Corporation of Montana (1)
	124	Conrad Trust & Savings Bank (1)
	125	Farmers' & Mechanics' State Bank
	126	Montana Trust & Savings Bank (1)
	127	Union Bank & Trust Co. (1)
Helmville.....	128	Blair & Company State Bank
Highwood.....	129	Farmers' State Bank
Hilger.....	130	First State Bank
Hingham.....	131	Farmers' State Bank
	132	Hingham State Bank (1) (2)
Hinsdale.....	133	Valley County Bank (1)
Hobson.....	134	Judith Basin Bank
Homestead.....	135	Homestead State Bank
Hot Springs.....	136	Camas State Bank
Huntley.....	137	Huntley State Bank (1)
Hysham.....	138	Treasure State Bank (3)
Inverness.....	139	Inverness State Bank (1)
Ismay.....	140	Farmers' & Stockgrowers' State Bank (3)
Joliet.....	141	Joliet State Bank (1)
	142	Rock Creek State Bank
Joplin.....	143	First State Bank
Jordan.....	144	First State Bank
Judith Gap.....	145	Security State Bank
Kalispell.....	146	Bank of Commerce (1)
Kolin.....	147	First State Bank
Kremlin.....	148	Farmers' State Bank
	149	First State Bank
Lambert.....	150	First State Bank
Laredo.....	151	First State Bank
Laurel.....	152	American Bank of Laurel (1)
	153	Laurel State Bank
Lavina.....	154	Lavina State Bank
Lehigh.....	155	Lehigh State Bank
Lewistown.....	156	Bank of Fergus County (1)
	157	Empire Bank & Trust Co. (1)
	158	Lewistown State Bank (1)
Libby.....	159	First State Bank
Livingston.....	160	First State Bank
	161	C. S. Hefferlin & Son, Bankers (4)
Lohman.....	162	Farmers' State Bank
Loma.....	163	Loma State Bank
Madoc.....	164	State Bank of Madoc
Malta.....	165	First State Bank
Manhattan.....	166	Home State Bank
	167	Manhattan State Bank
Martinsdale.....	168	State Bank of Martinsdale
Medicine Lake.....	169	Farmers' State Bank
	170	First State Bank
	171	Security State Bank
Melstone.....	172	Security State Bank
Melstone.....	173	Melstone State Bank (2)
Mildred.....	174	Mildred State Bank
Miles City.....	175	Custer County Bank
Missoula.....	176	American Bank & Trust Co. (1)
	177	Missoula Trust & Savings Bank
Moccasin.....	178	Moccasin State Bank (1)
Mondak.....	179	Mondak State Bank
Montague.....	180	Montague State Bank
Moore.....	181	State Bank of Moore
Musselshell.....	182	Musselshell State Bank
Nashua.....	183	State Bank of Nashua (1)
Neihart.....	184	D. J. Condon, Banker, (4)
Ollie.....	185	Ollie State Bank

Opheim.....	186	Farmers' State Bank
Oswego.....	187	First State Bank (1)
Outlook.....	188	First State Bank
Ovando.....	189	Security State Bank
Pablo.....	190	First State Bank (2)
Park City.....	191	Farmers' State Bank
Pendroy.....	192	Park City State Bank (1)
Phillipsburg.....	193	Farmers' State Bank
	194	First State Bank (1)
	195	Phillipsburg State Bank (1)
Plains.....	196	Farmers' & Merchants' State Bank
Plentywood.....	197	Riba State Bank
	198	Sheridan County State Bank
	199	State Bank of Plentywood (1)
Plevna.....	200	First State Bank
Polson.....	201	Flathead County State Bank
	202	Security State Bank
Pony.....	203	Morris State Bank
Poplar.....	204	Traders' State Bank
Power.....	205	Power State Bank
Rapelje.....	206	Lake Basin State Bank
Red Lodge.....	207	Meyer & Chapman State Bank
	208	Red Lodge State Bank
Redstone.....	209	State Bank of Redstone
Reed Point.....	210	Reed Point State Bank (1)
Richey.....	211	First State Bank (1)
Ringling.....	212	Ringling State Bank
Roberts.....	213	Roberts State Bank
Ronan.....	214	Ronan State Bank
Rosebud.....	215	Rosebud State Bank
Roundup.....	216	Citizens' State Bank (1)
Roy.....	217	Security State Bank
Rudyard.....	218	Farmers' State Bank
Ryegate.....	219	Farmers' & Merchants' State Bank
	220	State Bank of Ryegate
Saco.....	221	Farmers' & Merchants' State Bank (1)
	222	Mission State Bank
St. Ignatius.....	223	St. Xavier State Bank
St. Xavier.....	224	Salesville State Bank
Salesville.....	225	Miners' State Bank
Sand Coulee.....	226	Farmers' & Merchants' State Bank
Savage.....	227	Citizens' State Bank
Scobey.....	228	State Bank of Shawmut
Shawmut.....	229	First State Bank
Shelby.....	230	Shepherd State Bank
Shepherd.....	231	Sheridan State Bank
Sheridan.....	232	Yellowstone Valley Bank & Trust Co. (1) (3)
Sidney.....	233	Sun River Valley State Bank
Simms.....	234	State Bank of Somers
Somers.....	235	Square Butte State Bank
Square Butte.....	236	Basin State Bank
Stanford.....	237	First State Bank (1)
Stevensville.....	238	State Bank of Stockett (2)
Stockett.....	239	Sumatra State Bank
Sumatra.....	240	Sunburst State Bank
Sunburst.....	241	Superior State Bank
Superior.....	242	Farmers' & Merchants' State Bank
Sweet Grass.....	243	First International Bank
	244	Security State Bank
Terry.....	245	State Bank of Terry
	246	First State Bank
Thompson Falls.....	247	Thompson State Bank
	248	Toston State Bank
Toston.....	249	State Bank of Townsend (1)
Townsend.....	250	Kootenai Valley State Bank
Troy.....	251	Turner State Bank
Turner.....	252	Bank of Twin Brides (2)
Twin Bridges.....	253	State Bank of Two Dot
Two Dot.....	254	Montana State Bank
Valer.....	255	Vananda State Bank
Vananda.....	256	Farmers' State Bank
Victor.....	257	First State Bank of Vida
Vida.....	258	Virgelle State Bank
Virgelle.....	259	Elling State Bank
Virginia City.....	260	Madison State Bank (2)
	261	Farmers' State Bank
Westby.....	262	Westmore State Bank
Westmore.....	263	Security State Bank
Whitefish.....	264	Whitehall State Bank
Whitehall.....	265	Central State Bank (1)
White Sul. Spgs.....	266	Security State Bank
Whitetail.....	267	Wibaux County Bank
Wibaux.....	268	First State Bank
Williams.....	269	Willow Creek State Bank (1)
Willow Creek.....	270	Farmers' State Bank
Willsall.....	271	State Bank of Windham
Windham.....	272	First State Bank
Winifred.....	273	First State Bank
Winnett.....	274	State Bank of Wisdom
Wisdom.....	275	First State Bank (1)
Wolf Point.....	276	Security State Bank (1)
	277	Farmers State Bank (1)
Worden.....	278	Little Horn State Bank (1)
Wyola.....	279	First State Bank
Zurich.....	280	
	281	

**Aggregate Resources and Liabilities of the 260 State Banks, and 7 Private Banks of Montana, Sept. 15, 1922,
and Comparison With Report of 261 State Banks and 7 Private
Banks June 30, 1922.**

State and Private Banks and Trust Companies Reporting 267.				
RESOURCES	Sept. 15, 1922	June 30, 1922	Increase	Decrease
Loans and Discounts.....	\$ 72,126,816.36	\$ 72,382,032.32	\$	\$ 255,215.96
Overdrafts	317,921.82	294,572.96	23,348.86	.....
Bonds, Warrants, Etc.....	10,240,306.53	9,532,291.21	708,015.32	.....
Stock in Federal Reserve Bank.....	178,650.00	179,450.00	.....	800.00
Banking House, Fur. & Fix.....	3,593,786.58	3,633,114.01	.....	39,327.43
Other Real Estate.....	2,528,402.13	2,477,288.94	51,113.19	.....
Gold	253,321.33	245,093.00	8,228.33	.....
Silver and Minor Coin.....	398,243.71	417,108.21	.....	18,864.50
Currency	1,900,301.00	1,953,402.30	.....	53,101.30
Due from Approved Reserve Agents.....	13,266,039.89	12,604,314.26	661,725.63	.....
Checks and other Cash Items.....	403,863.76	413,676.83	.....	9,813.07
Other Resources	533,704.40	353,378.42	180,325.98	.....
Total.....	\$105,741,357.51	\$104,485,722.46	\$1,255,635.05	\$.....
LIABILITIES				
Capital Stock	\$ 11,570,000.00	\$ 11,595,000.00	\$.....	\$ 25,000.00
Surplus	3,502,875.41	3,499,347.53	3,527.88	.....
Undivided Profits	621,621.29	772,559.73	.....	150,938.44
Due to Banks.....	2,889,740.94	2,330,434.55	559,306.39	.....
Demand Deposits	33,537,833.43	38,547,984.94	.....	10,151.51
Time Deposits	32,829,077.59	32,454,173.28	374,904.31	.....
Bills Payable	10,751,526.12	10,229,195.39	522,330.73	.....
Due to War Finance Corporation.....	4,609,438.52	4,760,379.41	.....	150,940.89
Other Liabilities	429,244.21	296,647.63	132,596.58	.....
Total.....	\$105,741,357.51	\$104,485,722.46	\$1,255,635.05	\$.....
Average Reserve	21.8%	20.0%		

BANKS IN THE HANDS OF THIS DEPARTMENT ON DATE OF CALL.

Farmers & Stockgrowers Bank, Ismay.
Treasure State Bank, Hysham.
Yellowstone Valley Bank and Trust Co., Sidney.

BANKS REOPENED SINCE LAST CALL.

Milk River Valley Bank, Glasgow.

BANKS IN THE HANDS OF RECEIVERS ON DATE OF CALL.

Clark-Wright & Co., Bankers, Bear Creek.
First State Bank, Chester.
Farmers State Bank, Havre.
First State Bank, Ovando.
Farmers State Bank, Cut Bank.
Stockmens State Bank, Browning.
American Bank and Trust Co., Great Falls.

Hingham State Bank, Hingham.
State Bank of Stockett.
Bank of Twin Bridges, Twin Bridges.
Madison State Bank, Virginia City.
Melstone State Bank, Melstone.

Deposits Sept. 15, 1922.....	\$74,256,651
Deposits June 30, 1922.....	73,332,592
Increase	\$ 924,060
Reserve Sept. 15, 1922.....	\$16,221,769
Required Reserve 10%.....	7,425,665
Excess Reserve	8,796,104